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NEW JERSEY BOARD OF  
CHIROPRACTIC EXAMINERS

STATE OF NEW JERSEY  
DEPARTMENT OF LAW & PUBLIC SAFETY  
DIVISION OF CONSUMER AFFAIRS  
BOARD OF CHIROPRACTIC EXAMINERS

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IN THE MATTER OF THE SUSPENSION	:	
OR REVOCATION OF THE LICENSE OF	:	Administrative Action
	:	
FRANK BELLO, D.C.	:	PROVISIONAL ORDER
License No. 38MC00585400	:	OF DISCIPLINE
	:	
TO PRACTICE CHIROPRACTIC	:	
IN THE STATE OF NEW JERSEY	:	

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This matter was opened to the New Jersey State Board of Chiropractic Examiners upon receipt of information which the Board has reviewed and on which the following preliminary findings of fact and conclusions of law are made;

FINDINGS OF FACT

1. Respondent, Frank Bello, D.C., is a chiropractic physician in the State of New Jersey and has been a licensee at all times relevant hereto.

2. On or about July 24, 2006, Respondent entered into a cooperation and plea agreement pursuant to which he pleaded guilty in the Supreme Court of the State of New York, County of Queens, to the crime of Insurance Fraud in the Fifth Degree (P.L. §176.10), a class A misdemeanor under Count 78 of Indictment No. 1914/2003, in that he knowingly treated patients whose symptoms were exaggerated or fabricated, fabricated his findings upon examination of some patients, and knowingly falsified his reports to maximize claims which he knew were being rendered to No-Fault insurance.

3. On or about August 9, 2007, Respondent was sentenced by the Hon. Arthur J. Cooperman, J.S.C. to probation for three (3) years, and was ordered to pay restitution in the amount of \$15,000.00, in accord with the plea agreement. (Copy of the Certificate of Disposition is attached as "Exhibit A" hereto, and incorporated by reference herein.)

#### CONCLUSION OF LAW

1. The aforesaid conduct provides grounds for the suspension or revocation of Respondent's license to practice chiropractic in New Jersey pursuant to N.J.S.A 45:1-21 (e), (f) and (k), in that Respondent has engaged in professional misconduct as determined by the Board; has been convicted of an offense involving moral turpitude and which relates adversely to the practice of chiropractic; and has violated an insurance fraud prevention law of another jurisdiction.

ACCORDINGLY, IT IS on this 30<sup>th</sup> day of March, 2008,

ORDERED that:

1. Respondent's license to practice chiropractic in the State of New Jersey shall be suspended for a period of three (3) years, except that the initial one (1) year period shall be an active suspension and the remaining two (2) year period of said suspension shall be stayed, and become a period of probation. Such stayed period of suspension shall be activated upon a showing of Respondent's non-compliance with any of the terms and conditions set forth herein. The running of the period of active suspension shall be tolled by Respondent's practice of chiropractic in any other State or jurisdiction.

2. During the period of active suspension, Respondent shall fully attend, successfully complete and unconditionally pass the ProBE (Professional Problem Based Ethics) course offered by The Ethics Group, 89 Summit Avenue, Suite 185, Summit, New Jersey 07901, or the PRIME (Professional Renewal in Medicine through Ethics) course offered by the Center for Continuing Education in the Health Professions at UMDNJ-Robert Wood Johnson Medical School, 97 Paterson Street, Room 124, New Brunswick, New Jersey 08903, and provide documentation of same to the Board.

3. Respondent shall completely and successfully fulfill all of the requirements of his probation and criminal sentence.

4. Prior to resuming any practice in New Jersey, Respondent shall be required to appear before the Board (or a committee

thereof) to demonstrate his fitness to do so; and any practice in this State prior to said appearance shall constitute grounds for a charge of unlicensed practice.

5. The Directives of the Board applicable to any Chiropractic Board licensee who is suspended, revoked or whose surrender of licensure has been accepted are incorporated by reference as though fully set forth herein, whether or not they are attached hereto.

6. The within Order shall be subject to finalization by the Board at 5:00 p.m. on the 30th business day following entry hereof unless Respondent requests a modification or dismissal of the above stated Findings of Fact or Conclusions of Law by:

a) Submitting a written request for modification or dismissal to Jonathan Eisenmenger, Executive Director, State Board of Chiropractic Examiners, 124 Halsey Street, Sixth Floor, Newark, New Jersey 07101.

b) Setting forth in writing any and all reasons why said findings and conclusions should be modified or dismissed.

c) Submitting any and all documents or other written evidence supporting respondent's request for consideration and reasons therefor, including any reasons for mitigation of the sanctions imposed.

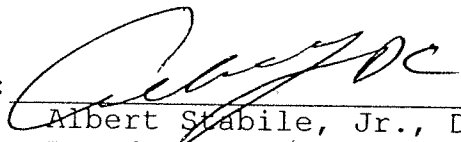
7. Any submissions will be reviewed by the Board, and the Board will thereafter determine whether further proceedings are necessary. If no material discrepancies are raised through the submission by Respondent during the thirty-day period, or if the

Board is not persuaded that submitted materials merit further consideration, a Final Order of Discipline will be entered.

8. In the event that Respondent's submissions establish a need for further proceedings, including, but not limited to, an evidentiary hearing, Respondent shall be notified with regard thereto. In the event that an evidentiary hearing is ordered, the preliminary findings of fact and conclusions of law contained herein shall serve as notice of the factual and legal allegations in such proceeding. However, the Board shall not be limited to the sanctions herein and may recoup the costs of the proceedings.

NEW JERSEY STATE BOARD OF  
CHIROPRACTIC EXAMINERS

By:

  
Albert Stabile, Jr., D.C.  
Board President

**EXHIBIT A**

SUPREME COURT OF THE STATE OF NEW YORK  
QUEENS COUNTY  
125-01 QUEENS BOULEVARD  
KEW GARDENS, NY 11415

NO FEE

CERTIFICATE OF DISPOSITION INDICTMENT

DATE: 01/31/2008

CERTIFICATE OF DISPOSITION NUMBER: 9928

PEOPLE OF THE STATE OF NEW YORK  
VS.

CASE NUMBER: 01914-2003  
LOWER COURT NUMBER(S):  
DATE OF ARREST: 03/02/2004  
ARREST #: Q04610853  
DATE OF BIRTH: 03/31/1968  
DATE FILED: 02/25/2004

BELLO, FRANK

DEFENDANT

I HEREBY CERTIFY THAT IT APPEARS FROM AN EXAMINATION OF THE RECORDS ON FILE IN THIS OFFICE THAT ON 07/24/2006 THE ABOVE NAMED DEFENDANT WAS CONVICTED OF THE CRIME(S) BELOW BEFORE JUSTICE COOPERMAN, A THEN A JUSTICE OF THIS COURT.


INSURANCE FRAUD 5th DEGREE PL 176.10 00 AM

THAT ON 08/09/2007, UPON THE AFORESAID CONVICTION BY PLEA THE HONORABLE COOPERMAN, A THEN A JUDGE OF THIS COURT, SENTENCED THE DEFENDANT TO

INSURANCE FRAUD 5th DEGREE PL 176.10 00 AM  
PROBATION = 3 YEAR(S)

RESTITUTION = \$15,000  
CVAF = \$10 (PAID)  
SURCHARGE = \$110 (PAID)

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED MY OFFICIAL SEAL ON THIS DATE 01/31/2008.

  
COURT CLERK